

Exhibit 2

DR Loss Consultants

Prepared for:
Preston J. Dugas III
Preston Dugas Law Firm, PLLC
309 W. 7th Street, Suite 1100
Fort Worth, Texas 76102

Insured: Jeri McKenzie

Address of Property:
3424 MOUNT WASHINGTON
RD

ARDMORE OK 73401

Date of Loss: 04/22/2020
Claim No: 19-00740685 000



Prepared by:

/s/ Dallas Kaemmerling

Dallas Kaemmerling
DR Loss Consultants
Dated: July 11th, 2022

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Background Information:

I was originally contacted by Preston Dugas Law Firm, PLLC to provide an inspection of the exterior and interior of the above-mentioned property to ascertain whether the property sustained damage caused by hail, wind and/or rain, and if so, determine the extent of the damage and the date the damage occurred.

I do not have any association or interest in any firm or individual privy to this lawsuit and all findings are independent and based upon the facts and data obtained to date. My findings and conclusions as set forth herein have been based on physical site inspection, a review of the weather data, and my industry experience, knowledge, skill and training as a contractor for the past 10 years, an independent adjuster for the last 6 years, and licensed Public Adjuster for the past 4 years.

Qualifications:

I have been a licensed Public Insurance Adjuster since 2018. To become a Public Insurance Adjuster, I had to successfully pass a complicated state-licensing exam. I have also had on the job experience and training identifying hail hits, granular loss and wind damage. I have adjusted thousands of hail and wind damage claims during my career including residential claims similar to the one at issue. I am required by the Texas Insurance Code, Title 13, Chapter 4102, § 4102.109 to complete at least twenty-four hours of continuing education every two years, along with ethics requirements, and I remain in good standing regarding my CE credits. My current curriculum vitae is attached here as Exhibit A and sets forth in detail my industry experience and formal education.

As an Independent Insurance Adjuster, I am required by the Texas Insurance Code, Title 13, Chapter 4101, § 4101.059, to complete at least twenty-four hours of continuing education every two years, along with ethics requirements, and I remain in good standing regarding my CE credits. As an independent adjuster I received formal training on identification of storm damage to building envelopes as attended trainings through engineer firms and industry trade shows in the identification of hail damage. I have adjusted thousands of hail claims in my career as an independent adjuster.

As a General Contractor, I have estimated, managed, and performed repairs to many properties with storm damage, including hail damage. I regularly attend industry training events and am an active member of the NRCA and IIBEC.

I have been paid \$2500 for my inspection, scope and this report. If my testimony is necessary in this matter, I will charge a reasonable rate per hour of \$250/hour.

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Purpose and Scope:

I do not keep a list of cases in which I have testified or given depositions. Other than inspecting the Property, I have reviewed and used the following materials in forming my opinion:

1. Satellite Imagery
2. NOAA Storm Data
3. Weather.us radar data
4. Day Engineering Report
5. My years of industry experience and expertise
6. Xactimate software in determining the reasonable and necessary costs to repair the Property

Review of other Materials:

In addition to my personal inspection of the Property which was documented through photographs produced in Exhibit D of this report, I reviewed and analyzed the Report of Findings of Day Engineering, dated November 28th, 2020 along with the photographs attached to the Day Report.

I spoke with Mr. McKenzie about the history of the home, previous damage and repairs. Mr. McKenzie stated that there had been a previous event where the home was struck by lightning. He stated that all of the repairs had been performed to the areas of the roof that were damaged from the lightning storm that occurred a few years prior to this event.

I further reviewed data regarding reported storm events from NOAA for the five-year period prior to my inspection beginning on January 1, 2016 through the date of my inspection in June 2022 to aid in my determination that damage occurred during the reported storm event. Based on my review of the reported weather events, discussions with the Property owner, and personal observation of the damages, I am able to provide an opinion that a storm event on April 22, 2020 more likely than not caused damage to the Property, to the exclusion of other potential storm events and causes.

Inspection Report and Findings:

During my visit of the property in June of 2022, I physically inspected areas of the Property for wind, hail and related damage, including but not limited to the roofs, the exteriors, and the surrounding areas of the Property to get a general understanding of the damage.

Condition:

The Property appeared well-maintained and typical of a building in this location and age.

Weather:

I conducted an independent review of the publicly available weather data for Carter County for the five-year period prior to my inspection beginning on January 1, 2016 through the date of my inspection in June of 2022.

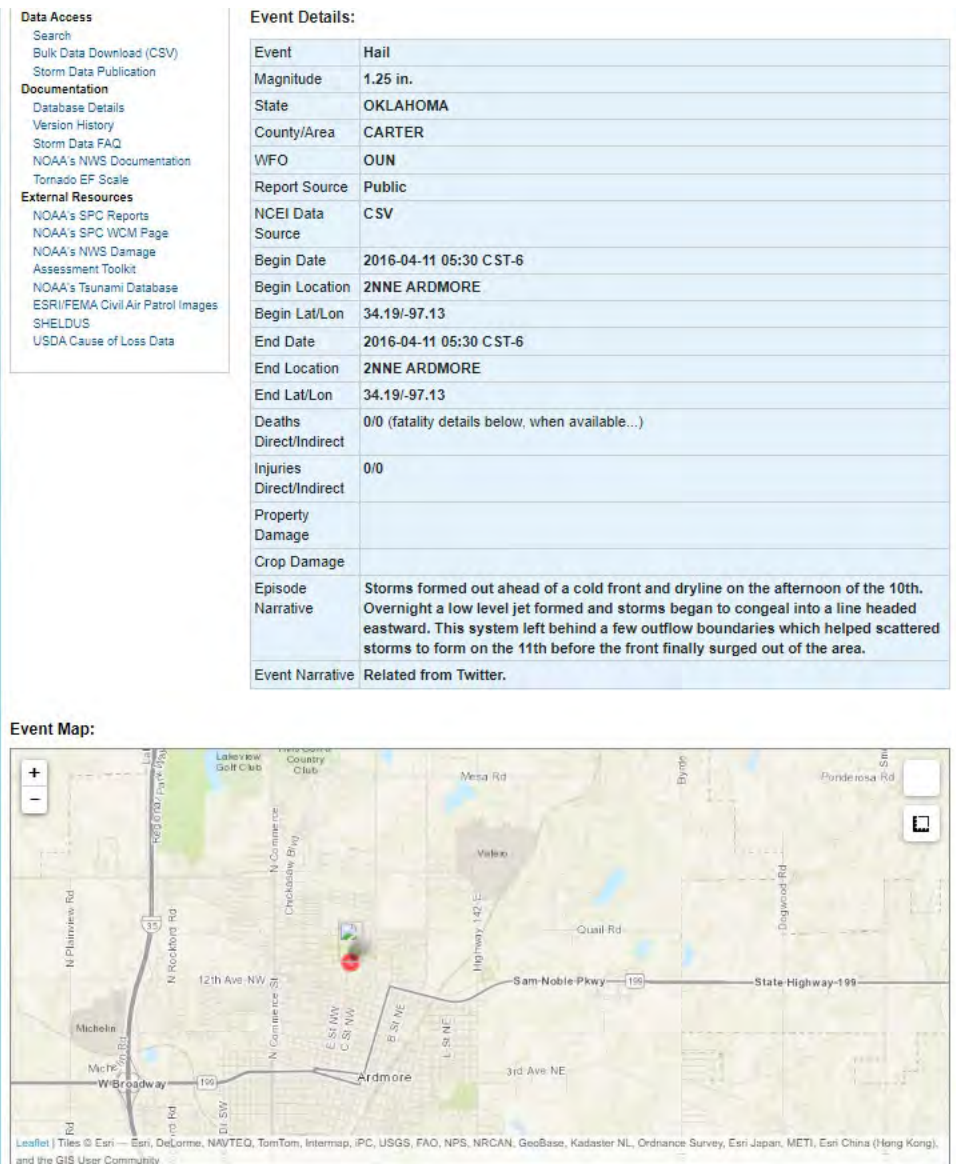
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I utilized the NOAA National Centers for Environmental Information to conduct my weather review. I limited the search to Carter County, Oklahoma and further limited the search to High Wind, Thunderstorm Wind, and Hail for the time period January 1, 2016 through June 2022. I then analyzed each high wind and storm event to determine how close it was to the Subject Property and reviewed the map locations and narratives as to each event.

Relevant weather events:

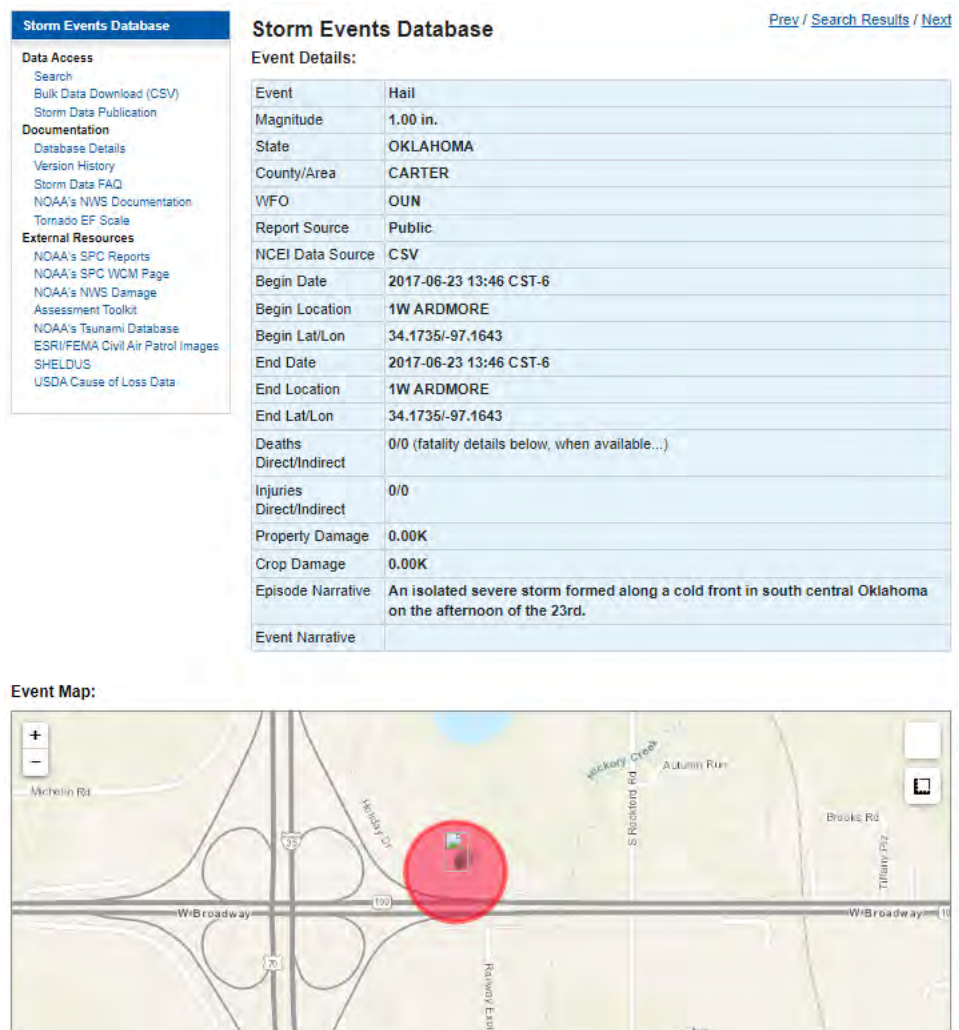
On April 11th, 2016, there was 1.25 reported in northern Ardmore.

Weather.US Radar Imagery was not available for this date range. However, based on the characteristics of the damage observed alone, this date can be ruled out as there is clear spatter marks from the hail impacts as well as fresh dark damage to the shingles. If the damage on the roof was from 2016, we would expect to see severe weathering beginning to be visible in the form of silver coloring of the bitumen of the shingles.



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On June 23rd, 2017, there was 1" reported in western Ardmore, 3.7 miles to the southwest of the loss location.



Weather.US Radar Imagery was not available for this date range. However, based on the characteristics of the damage observed alone, this date can be ruled out as there is clear spatter marks from the hail impacts as well as fresh dark damage to the shingles. If the damage on the roof was from 2017, we would expect to see severe weathering beginning to be visible in the form of silver coloring of the bitumen of the shingles.

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On April 22nd, 2020, there was a large storm event that was reported near Ardmore.

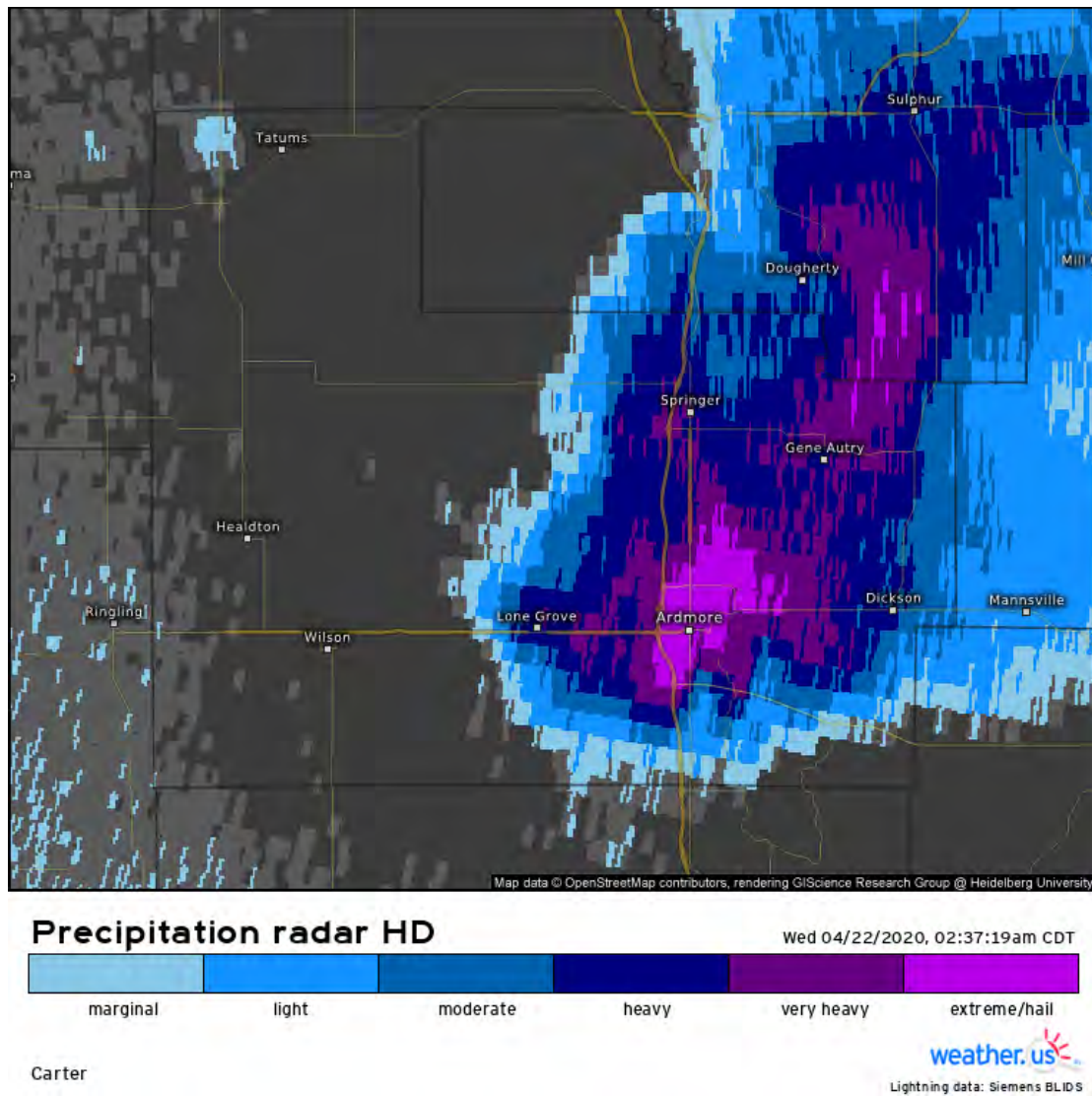
Bulk Data Download (CSV) Storm Data Publication Documentation Database Details Version History Storm Data FAQ NOAA's NWS Documentation Tornado EF Scale External Resources NOAA's SPC Reports NOAA's SPC WCM Page NOAA's NWS Damage Assessment Toolkit NOAA's Tsunami Database ESRI/FEMA Civil Air Patrol Images SHELDUS USDA Cause of Loss Data	Event	Hail
	Magnitude	1.75 in.
	State	OKLAHOMA
	County/Area	CARTER
	WFO	OUN
	Report Source	Emergency Manager
	NCEI Data Source	CSV
	Begin Date	2020-04-22 00:12 CST-6
	Begin Location	2NE (ADM)ARDMORE APT
	Begin Lat/Lon	34.32/-97
	End Date	2020-04-22 00:12 CST-6
	End Location	2NE (ADM)ARDMORE APT
	End Lat/Lon	34.32/-97
	Deaths Direct/Indirect	0/0 (fatality details below, when available...)
	Injuries Direct/Indirect	0/0
	Property Damage	0.00K
	Crop Damage	0.00K
	Episode Narrative	Storms initiated along a warm front amid strong instability and enough shear for multiple storms producing very large hail up to the size of baseballs and a few brief tornadoes on the evening of the 21st.
	Event Narrative	

Event Map:

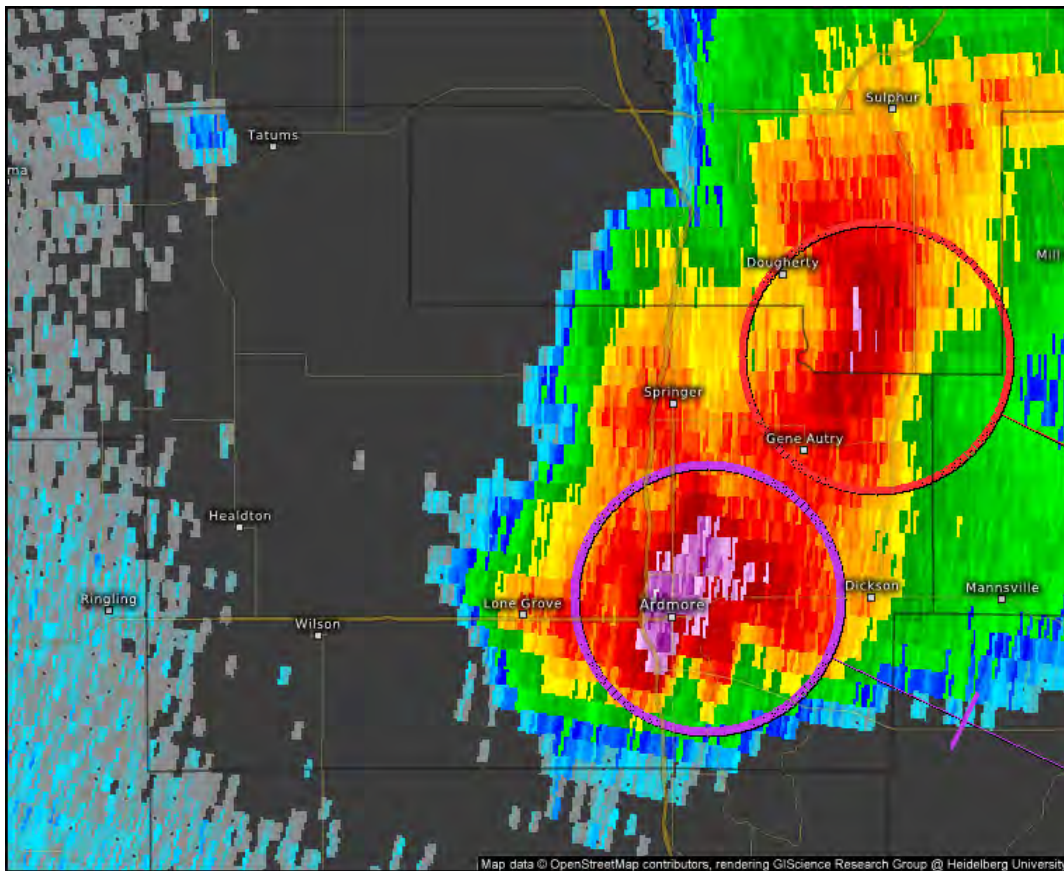


See Weather.US radar imagery of the storm event. Severe weather and hail are registered directly over the loss location.

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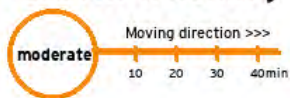


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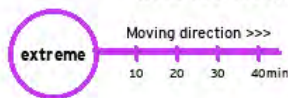


Storm tracking

Wed 04/22/2020, 02:37:19am CDT



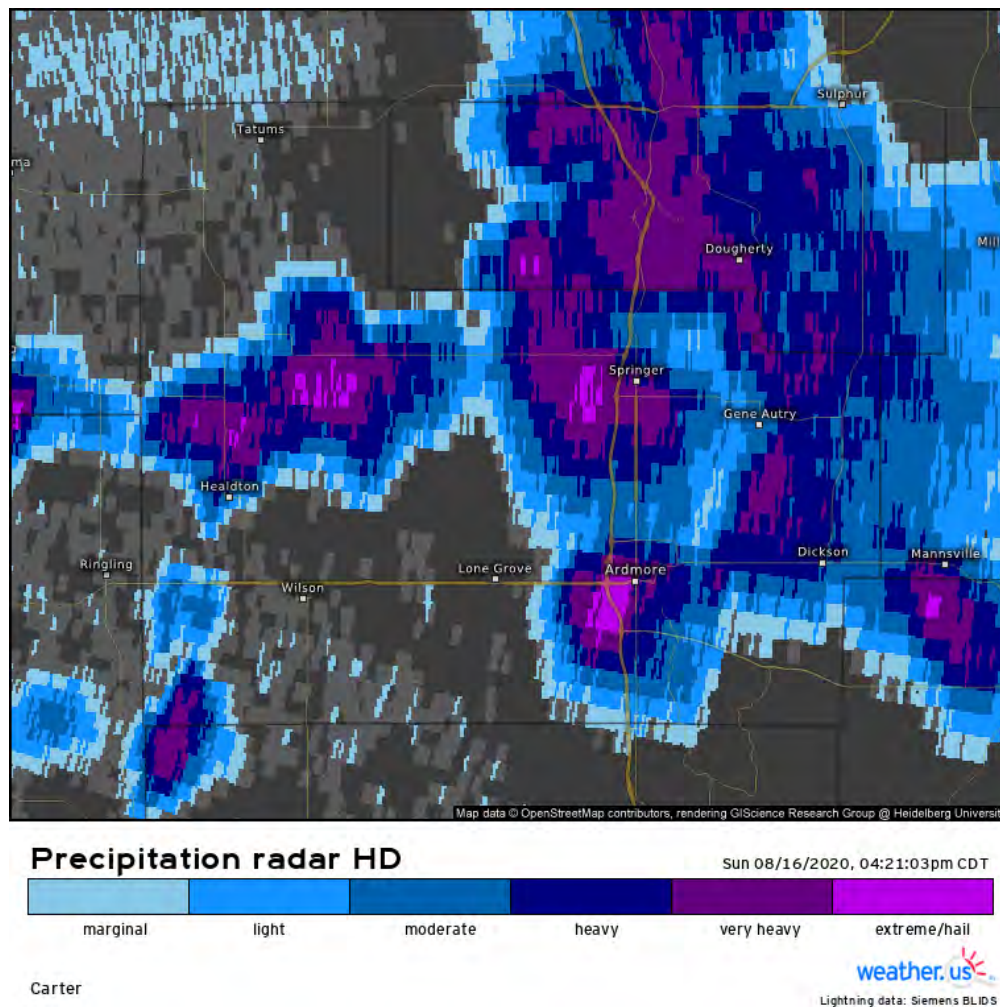
Carter



weather.us

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There was another storm reported on August 16th, 2020, that struck southern Ardmore. Based on the radar imagery, this storm went south of the property.



Based on my review of the documents listed above, reported weather events, discussions with the Property owner, and personal observation of the damages, I am able to provide an opinion that a storm event on April 22, 2020 more likely than not caused direct physical damage to the Property, to the exclusion of other potential storm events and causes. The reported damages from the homeowner, the reported weather data from NOAA, the radar imagery, as well as the physical evidence on the property leads to a reasonable conclusion that the damage could only have been caused by the storm occurring on or about April 22nd, 2020.

See Weather Data, Exhibit C. There were numerous other storm reports that same date that place the Property directly in the path of the storm. Exhibit C.

Other damages

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The roof exhibited a normal amount of wear and tear that is expected and reasonable for its age. There is clear hail damage to the roof materials, as well as some other damages from causes clearly other than hail.

There is some isolated granule loss from natural wear/weathering.

There are also some minor mechanical damages from foot traffic. These damages are clear and distinct from hail damage, as hail damage is typically round in shape, consistent occurring across directional slopes, as well as randomly positioned on the shingles, and can contain other evidence such as crushed granules or softened matting.

The foot traffic was most notable in the valleys where foot traffic is most common to occur, as the valleys are the safest areas to ascend the roof.

Hail damage example from this roof:



Foot traffic mechanical damage example from this roof:

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Repair Scope:

See attached Exhibit B for the reasonable and necessary costs for repair the areas of the Property that were damaged by the April 22, 2020 storm event. It is because of the widespread hail damage to the roof and other items that the items listed in the estimate must be replaced and that spot repair is not appropriate unless specifically noted.

Conclusions:

Based on my own physical inspection of the property, conversations with the property owner, review of the documents listed in this report, and my own experience, knowledge, skill and training as a licensed Public Adjuster, Independent Adjuster, and General Contractor, it is my opinion, within a reasonable degree of professional certainty, that the property specifically mentioned in my estimate, Exhibit B, more likely than not, sustained wind and hail damage as a result of the April 22nd, 2020 storm event. I considered and ruled out other causes of loss, such as wear and tear, deterioration, and foot traffic, and determined that the damage was more likely than not caused by the April 22, 2020 storm event.

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In addition, I considered other storm events reported by NOAA and searched back to 2016 for storms. The April 22, 2020 storm event was the closest in location and highest in overall windspeed reported. No other storms in this section of Carter county near this loss address were capable of causing the damages I observed, other than the April 22, 2020 storm event.

Based on the historical weather data, the characteristics of the hail and wind damage I observed that were consistent with the reported wind event on April 22, 2020 that the damage could only have been caused by the April 22, 2020 storm, to the exclusion of all other whether events or potential causes.

Scope of damages observed:

Hail damage was observed to the roof materials, gutters, and wood shutters on the front elevation of the home.

Hail damage was observed on the metal barn to the copula, only. The metal roof panels did not exhibit any hail damage.

Repair Recommendations:

Exhibit B, attached to this report is a true and correct copy of my estimate of the reasonable costs to repair and/or replace property that is considered damaged from high winds that occurred on the identified date of loss (herein referred to as "Estimate"). My Estimate includes a line-item detailed estimate using the Xactimate software program with an updated price database that reflects pricing as of July 2022.

Xactimate is an industry standard estimating software. This software is accepted and incorporated by the largest insurance companies in this industry including the Defendant to this lawsuit and uses a price database which is updated monthly by zip code to ensure accuracy of pricing.

Pricing Information:

For Dwelling and/or other Structures: The estimated cost of repairs are calculated using current local prices that are usual and customary. The estimate is based on the repair and/or replacement cost of the damaged property at today's industry standard pricing. Pricing Information: In an effort to provide fair, open and accurate pricing for structural repairs, DR Loss Consultants utilizes "Xactimate" by Xactware, and/or may provide additional documentation at DR Loss Consultant's sole and absolute discretion. Xactimate, is the industry's leading estimating tool with over 28,000 components making up over 7,000 line items.

Xactware does market pricing research and provides monthly updated price lists by city/zip code, so you know the pricing is reasonable and up to date. Simply put, Xactware's pricing data is used more often than all Xactware's competitors' data combined. Each month, Xactware's systems review nearly 20,000 market surveys of contractors, suppliers, and service providers. In addition, more than 400,000 estimates are returned to Xactware every day either from feedback specifically sent by users or by utilizing Xactware's assignment network. This enables real-time analysis on the usability of pricing information. Every estimate sent through Xactware's assignment network is automatically reviewed for pricing differences. Millions of estimates representing billions of dollars of actual closed claims files have been analyzed and continue to be reviewed by Xactware's pricing team. The

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intended goal is to provide cost information to estimators that reflects the most common price recently submitted, which by definition is referred to as a "market price." Xactware gets pricing for material and equipment from both local and national chains like Lowes and Home Depot. The reality is that in today's market, homeowners and others can usually purchase or rent these items for prices similar to those paid by a contractor.

Questions about the accuracy of material and equipment pricing are rare and answers are easily verified. By far the most challenging task is the determination of an accurate and fair price for labor. It is labor which makes the service provided by a general and structural repair contractor unique. Labor is a contractor's special expertise expended in the customers behalf, measured by time.

Labor Productivity in Xactimate Pricing:

Labor productivity is often the largest variable in any construction or repair job. Productivity is defined as the time needed to complete a task and can be affected by many factors beyond the standard "high level" differences between new construction and remodeling or repair. Examples can include accessibility, location, and quantity of work being done. Additionally, each job may require many other supporting or peripheral tasks that will affect the productivity regardless of whether the job is new construction or repair.

Take the examples of painting a room's interior and replacing or installing a new exterior door. Properly estimating the amount of labor needed requires knowledge and consideration of at least the following:

Room painting – Are there contents in the room and must they be completely moved out and reset? Is the finished flooring in place? Are there electrical fixtures and plates that must be removed? Is the trim-work stain or paint grade? How many colors and coats are required? Must an existing color be matched? What additional prep work or masking is required? What is the size of the room(s) being painted? Door replacement or installation – Must an existing door be removed and will the existing lockset be used on the new door? Is the rough-opening adequate for a standard-sized door? Must the opening be adjusted or the new door trimmed? Must the door's jamb be extended or trimmed? Is the new door being cleaned and prepped for paint? How many doors are being replaced or installed? Given the variables listed above, each of these two apparently singular tasks (painting a room and replacing a door) has now been expanded into multiple possible scenarios, which will impact the job's time and cost. Some of these supporting tasks could occur regardless of whether the job is defined as new construction or repair or remodel.

Given the large variety of task combinations, how can a database of standardized unit prices address this variability? Xactware handles this issue by breaking out those tasks that do not always occur into separate line items that should be added when needed. As a result, the primary line item targets the average lowest common denominator for labor productivity.

Factors that affect the expenses/fees include the following:

Time spent working on the insurance claim/restoration project.

Time is a basic element in determining a portion of the claim/restoration project expenses/fees. A General Contractor's services differ from those of other professionals like bankers and doctors in, much of the work is done when the client is not present. Therefore, many clients are unaware that

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the estimate, with line-item breakdown, created for their insurance claim/restoration project, or the advice given in a few minutes regarding their project, are actually the product of hours of research, insurance/restoration coding, consultation and preparation. In addition, while most general contractors work 10 -12 hours per day, only a portion of that time is billed to clients.

The remaining time is devoted to activities including, but not limited to, studying new and changing building products, new and changing insurance/restoration coding system(s) with more than 28,000 components making up more than 7,000 line items used for estimating and invoicing insurance claim/restoration projects, changing laws affecting the construction industry, OSHA/Safety compliance, changing commercial and residential building codes, attending continuing educational seminars, industry trade shows, damage assessment practices/techniques, and community outreach. Different general contractors value their time at different rates, depending on their experience, knowledge, skills and demand for their services.

A general contractor who is a professional and has built a reputation as being an "expert" or who devotes most of their time to a particular trade (i.e. insurance/restoration projects) may charge more than someone less experienced or less known. This is not to say a general contractor who is less experienced is not competent to handle a particular insurance/restoration project. However, circumstances sometimes dictate a more experienced professional be hired for the insurance/restoration project. Of course, you should expect to pay a higher rate for a professional whose expertise in a specific area is in high demand. On the other hand, this same expertise may enable the professional to perform the work efficiently, getting you better results.

General Overhead and business expenses:

When you hire a general contractor, you are hiring a staff to work on your behalf during your insurance/restoration project. This staff may include, but is not limited to, client care representative(s), production manager, human resource manager, office manager, accounting personnel, and construction advisor(s). Other general overhead and business expenses that cannot be attributed to your individual project may include, but not limited to general and administrative expenses, office rent, utilities, office supplies, technology, phones, Internet, office supplies, vehicles, office equipment, licenses, general liability insurance, vehicle insurance, workers' compensation, employee training, advertising, etc. Job-Related Overhead expenses. Job/claim related expenses can be attributed to your specific insurance/restoration project. These expenses will be tracked and recorded throughout your insurance/restoration project and submitted on a separate invoice with a line-item breakdown as outlined in Xactimate, if possible. Examples may include, but not limited to, in-house project manager(s), damage assessment personnel, insurance/restoration coding professional(s), onsite portable offices, restroom facilities, temporary power, fencing, equipment, experts, etc.

Limitations:

It is possible that undiscovered damages exist. Should it become evident that an item or items were omitted from the estimate, new information becomes available, additional damage is found, consequential physical damage occurs, unknown and/or unforeseen damages are found we reserve the right to revise our estimate.

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In Conclusion:

My Estimate attached hereto includes depreciation for each item and reflects the Actual Cash Value ("ACV"). ACV is the Replacement Cost Value ("RCV") minus depreciation. Depreciation is often calculated by using the age of the item, divided by the life expectancy to arrive at a percentage. The percentage is then multiplied by the RCV to derive the ACV. Xactimate uses the Life Expectancy of Housing Components report obtained from the National Association of Home Builders (NAHB), a widely accepted, comprehensive resource on the life expectancy of housing components as the basis for the life expectancy portion of the calculation. Based upon my conversations with the building owner, the exact age of the roof is unknown. Based my review of the aerial Pictometry, the age of the roofs could not be determined. Yelp shows that the location has been in business since 1985. The roofs are in excellent condition based on the assumption that they are original. As the age of the roofs could not be determined specifically, Using the Xactimate software, the roof and exterior components have been depreciated by 35 years based on the condition of the roof that was observed.

As a result of the hail and wind damage, full roof replacement is necessary along with all other items listed in my attached Exhibit B.

In my opinion, the reasonable and necessary costs to repair and/or replace the property that was damaged from the April 22, 2020 - storm event.

1. RCV: \$57,336.74
2. ACV: \$51,863.43

The values are reflected in Exhibit B along with each item considered damaged.

All opinions herein are true and accurate based on my education, training, experience as an appraiser, umpire and licensed public adjuster, my inspection of the Property, evidence of hail damage found at the Property, documents that I have been provided to review, and facts as they were provided to me from the Plaintiffs. All opinions and information contained herein may be subject to change based on new information provided. I reserve all rights to create an addendum based on new facts, if any provided by either party.

Exhibit A

Dallas Kaemmerling

E-mail: Dallas@longhornpa.com § Website: www.LongHornPublicAdjusters.com §

Phone: 8176761467

1012 Circle Lane, Bedford, TX 76022

WORK EXPERIENCE

K and K Construction

2/1/2012 — Present

Owner

As the owner of a remodeling company, I personally performed and oversaw many different jobs including interior remodels, water damage restoration, bathroom rebuilds, siding, roofing, and other building envelope repairs or new builds.

Independent Contractor

May 2015 — Present

Appraiser

As an appraiser and umpire, I have performed many appraisals in several since 2015 and have successfully executed awards in excess of \$500k. I am well known in the North Texas appraisal world and regularly serve as umpire and am currently offered as a competent candidate by both carrier and policy holder appraisers.

Independent Contractor

August 2017 — Present

Independent Adjuster

As an independent adjuster, I have carried licenses in over 20 states worked thousands of claims in many different states and many different types of loss including Hail, Wind, Hurricane, Tornado, Tree impact, Collapse, Sump Pump Failure, Ice Damming, and many more loss types in both catastrophic and daily claim situations.

LongHorn Public Adjusters

September 2018 — Present

Owner

As a public insurance adjuster, I have worked hundreds of claims for policy holders for many different types of loss including Hurricane, Tornado, Hail, Wind, Pipe break, and many other types. I have successfully settled a large percentage of the claims, while preparing and escalating others to appraisal or referring them to an attorney to pursue litigation as the request of the policy holder. I have settled both residential and commercial claims with loss amounts well over 7 figures.

QUALIFICATIONS

BA Music Education - 2013.

IICRC Certified WRT. #8559568

HAAG Certified Residential and Wind Inspector. #201712339

TDLR Mold Certified Contractor (pending license approval by state as of 6/15/2020)

REFERENCES

References available upon request.

Exhibit B



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Insured: Jeri Mackenzie
Property: 3424 MT Washington Rd
Ardmore, OK 73401

Estimator: Dallas Kaemmerling

Business: (817) 823-0286

Claim Number: 19-00740685 000

Policy Number:

Type of Loss:

Date of Loss: 7/6/2022 7:52 PM
Date Inspected:

Date Received:
Date Entered: 7/5/2022 3:33 PM

Price List: OKAD8X_JUL22
Restoration/Service/Remodel
Estimate: JERI_MACKENZIE

This estimate represents all of the damages that were observed and determined to be a result of the cause of loss and includes all necessary line items for the reasonable repair method to return the risk to its pre-loss condition with like kind and quality items, to be installed in accordance with the manufacturer installation instructions, industry best practices, as well as to maintain a reasonably uniform appearance.



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JERI_MACKENZIE

Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated	79.10 SQ	49.13	0.00	816.10	4,702.28	(0.00)	4,702.28
2. Additional charge for steep roof - 10/12 - 12/12 slope	79.10 SQ	22.07	0.00	366.60	2,112.34	(0.00)	2,112.34
3. Drip edge	430.78 LF	2.05	29.97	191.75	1,104.82	(100.19)	1,004.63
4. Exhaust cap - through roof - up to 4"	2.00 EA	81.08	4.70	35.05	201.91	(15.71)	186.20
5. Flashing - pipe jack	4.00 EA	37.40	4.15	32.30	186.05	(13.88)	172.17
6. Prime & paint roof jack	7.00 EA	33.05	4.30	49.49	285.14	(33.57)	251.57
7. Valley metal	282.45 LF	4.82	53.90	297.22	1,712.52	(180.20)	1,532.32
8. Chimney flashing - average (32" x 36")	2.00 EA	388.17	15.47	166.29	958.10	(51.71)	906.39
9. Gable cornice return - laminated	10.00 EA	85.46	7.00	180.94	1,042.54	(27.32)	1,015.22
10. Roofing felt - 30 lb.	79.10 SQ	26.72	72.27	459.03	2,644.85	(422.87)	2,221.98
11. Asphalt starter - universal starter course	430.78 LF	1.65	25.11	154.54	890.44	(146.90)	743.54
12. Laminated - comp. shingle rfg. - w/out felt	91.00 SQ	180.88	854.54	3,636.07	20,950.69	(3,333.33)	17,617.36
13. Additional charge for steep roof - 10/12 - 12/12 slope	91.00 SQ	64.70	0.00	1,236.42	7,124.12	(0.00)	7,124.12
14. Ridge cap - Standard profile - composition shingles	518.94 LF	6.14	114.63	693.19	3,994.11	(447.15)	3,546.96
15. Tarp - all-purpose poly - per sq ft (labor and material)	1,000.00 SF	0.77	22.56	166.44	959.00	(0.00)	959.00
<i>For tarping and protecting the landscape during the build</i>							
16. Roofer - per hour	4.00 HR	91.75	0.00	77.07	444.07	(0.00)	444.07
<i>Labor for final clean up to ensure all nails and roofing debris has been picked up.</i>							
17. Temporary toilet (per month)	1.00 MO	151.00	0.00	31.71	182.71	(0.00)	182.71
<i>Temporary Toilet required on-site per OSHA Regulation Standard 1926.51</i>							
18. Residential Supervision / Project Management - per hour	20.00 HR	59.10	0.00	248.22	1,430.22	(0.00)	1,430.22
<i>Required per OSHA Instruction STD 03-11-001</i>							
<i>Allows for one full day of safety supervision. More may be required if roof replacement is extended.</i>							
19. Dumpster load - Approx. 40 yards, 7-8 tons of debris	1.00 EA	626.64	0.00	131.59	758.23	(0.00)	758.23
Totals: Roof			1,208.60	8,970.02	51,684.14	4,772.83	46,911.31

Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
20. Gutter / downspout - aluminum - up to 5"	399.00 LF	7.34	149.65	646.46	3,724.77	(700.48)	3,024.29
21. Clean with pressure/chemical spray	96.00 SF	0.32	0.09	6.47	37.28	(0.00)	37.28

JERI_MACKENZIE

7/6/2022

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**DR Loss Consultants****CONTINUED - Exterior**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
22. Stain Faux Shutters*	96.00 SF	0.92	3.43	19.27	111.02	(0.00)	111.02
23. Painter - per hour	4.00 HR	65.27	0.00	54.83	315.91	(0.00)	315.91
Labor necessary for the intricacy of staining the shutters.							
Totals: Exterior			153.17	727.03	4,188.98	700.48	3,488.50

Barn

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
24. Roofer - per hour	4.00 HR	115.90	0.00	97.36	560.96	(0.00)	560.96
Labor for trip charges.							
25. Cupola for exhaust ventilation	1.00 EA	663.45	8.42	141.10	812.97	(0.00)	812.97
Totals: Barn			8.42	238.46	1,373.93	0.00	1,373.93

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
26. Cleaning labor minimum*	1.00 EA	74.13	0.00	15.56	89.69	(0.00)	89.69
Totals: Labor Minimums Applied			0.00	15.56	89.69	0.00	89.69
Line Item Totals: JERI_MACKENZIE			1,370.19	9,951.07	57,336.74	5,473.31	51,863.43

Coverage	Item Total	%	ACV Total	%
Dwelling	55,962.81	97.60%	50,489.50	97.35%
Other Structures	1,373.93	2.40%	1,373.93	2.65%
Contents	0.00	0.00%	0.00	0.00%
Total	57,336.74	100.00%	51,863.43	100.00%



DR Loss Consultants

Summary for Dwelling

Line Item Total	44,888.43
Material Sales Tax	1,361.77
Subtotal	46,250.20
Overhead	4,625.05
Profit	5,087.56
Replacement Cost Value	\$55,962.81
Less Depreciation	(5,473.31)
Actual Cash Value	\$50,489.50
Net Claim	\$50,489.50
Total Recoverable Depreciation	5,473.31
Net Claim if Depreciation is Recovered	\$55,962.81

Dallas Kaemmerling

**DR Loss Consultants**

Summary for Other Structures

Line Item Total	1,127.05
Material Sales Tax	8.42
Subtotal	1,135.47
Overhead	113.55
Profit	124.91
Replacement Cost Value	\$1,373.93
Net Claim	\$1,373.93

Dallas Kaemmerling

Exhibit C



NOAA

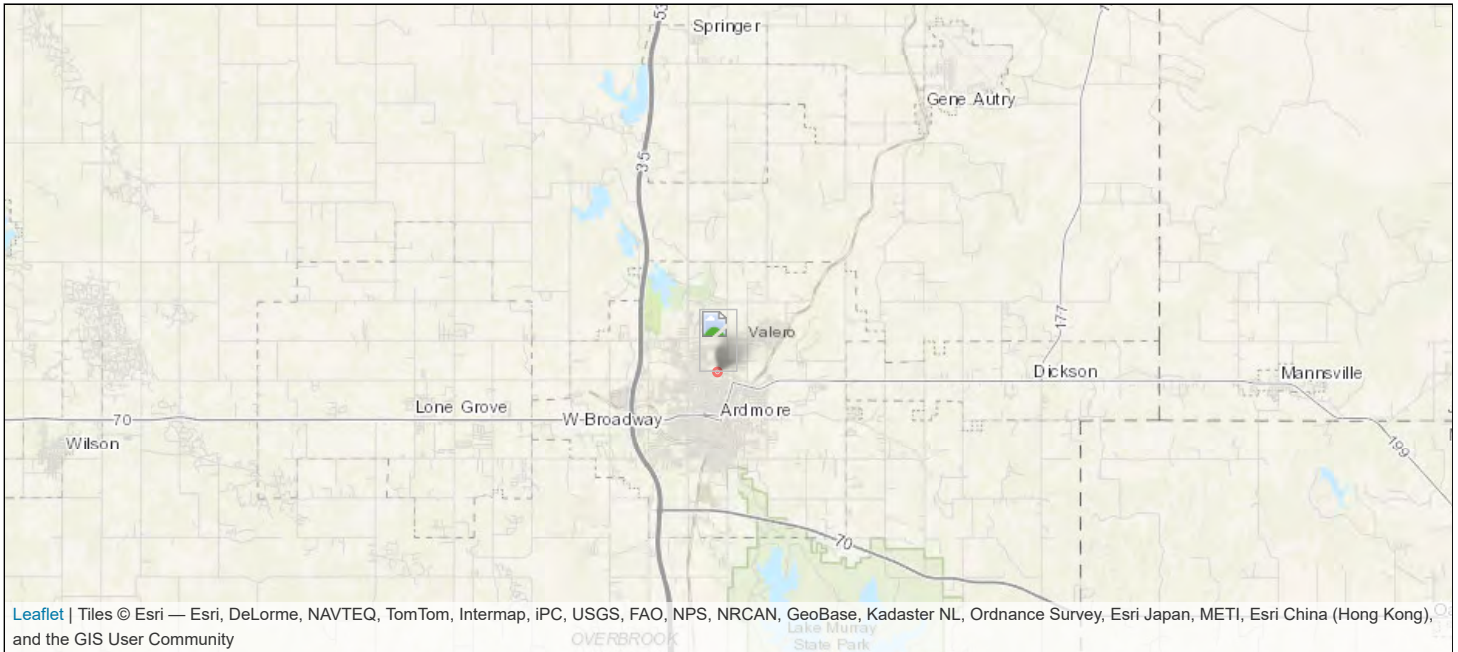
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Storm Events Database

Event Details:

Event	Hail
Magnitude	1.25 in.
State	OKLAHOMA
County/Area	CARTER
WFO	OUN
Report Source	Public
NCEI Data Source	CSV
Begin Date	2016-04-11 05:30 CST-6
Begin Location	2NNE ARDMORE
Begin Lat/Lon	34.19/-97.13
End Date	2016-04-11 05:30 CST-6
End Location	2NNE ARDMORE
End Lat/Lon	34.19/-97.13
Deaths Direct/Indirect	0/0 (fatality details below, when available...)
Injuries Direct/Indirect	0/0
Property Damage	
Crop Damage	
Episode Narrative	Storms formed out ahead of a cold front and dryline on the afternoon of the 10th. Overnight a low level jet formed and storms began to congeal into a line headed eastward. This system left behind a few outflow boundaries which helped scattered storms to form on the 11th before the front finally surged out of the area.
Event Narrative	Related from Twitter.

Event Map:**All events for this episode:**

Location	County/Zone	St.	Date	Time	T.Z.	Type	Mag	Dth	Inj	PrD	CrD
Totals:								0	0	30.00K	0.00K
DAVIDSON	TILLMAN CO.	OK	04/10/2016	17:19	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
(HBR)HOBART AIRPORT	KIOWA CO.	OK	04/10/2016	17:32	CST-6	Thunderstorm Wind	52 kts. MG	0	0	0.00K	0.00K
WALTERS ARPT	COTTON CO.	OK	04/10/2016	19:00	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K
SEWARD	LOGAN CO.	OK	04/10/2016	19:15	CST-6	Thunderstorm Wind	52 kts. MG	0	0	0.00K	0.00K
BLACKWELL	KAY CO.	OK	04/10/2016	19:55	CST-6	Thunderstorm Wind	52 kts. MG	0	0	0.00K	0.00K
REED	GREER CO.	OK	04/10/2016	20:20	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
HARDY	KAY CO.	OK	04/10/2016	20:25	CST-6	Thunderstorm Wind	65 kts. MG	0	0	0.00K	0.00K
RANDLETT	COTTON CO.	OK	04/10/2016	20:29	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
ELDORADO	JACKSON CO.	OK	04/10/2016	20:50	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
WARREN	JACKSON CO.	OK	04/10/2016	21:00	CST-6	Thunderstorm Wind	52 kts. EG	0	0	3.00K	0.00K
BOONE	CADDO CO.	OK	04/10/2016	21:05	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
TEMPLE	COTTON CO.	OK	04/10/2016	21:05	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
TIPTON ARPT	TILLMAN CO.	OK	04/10/2016	21:25	CST-6	Thunderstorm Wind	58 kts. MG	0	0	0.00K	0.00K
FREDERICK	TILLMAN CO.	OK	04/10/2016	21:40	CST-6	Thunderstorm Wind	52 kts. EG	0	0	10.00K	0.00K
CACHE	COMANCHE CO.	OK	04/10/2016	21:55	CST-6	Thunderstorm Wind	52 kts. EG	0	0	1.00K	0.00K
FAXON	COMANCHE CO.	OK	04/10/2016	22:00	CST-6	Thunderstorm Wind	52 kts. EG	0	0	1.00K	0.00K
LAKE ELLSWORTH DAM	COMANCHE CO.	OK	04/10/2016	22:01	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
(FSI)FORT SILL	COMANCHE CO.	OK	04/10/2016	22:05	CST-6	Thunderstorm Wind	56 kts. EG	0	0	0.00K	0.00K
CYRIL	CADDO CO.	OK	04/10/2016	22:11	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
GERONIMO	COMANCHE CO.	OK	04/10/2016	22:15	CST-6	Thunderstorm Wind	78 kts. EG	0	0	10.00K	0.00K
HULEN	COTTON CO.	OK	04/10/2016	22:25	CST-6	Thunderstorm Wind	61 kts. EG	0	0	2.00K	0.00K
AGAWAM	GRADY CO.	OK	04/10/2016	22:28	CST-6	Thunderstorm Wind	61 kts. EG	0	0	1.00K	0.00K
CYRIL	CADDO CO.	OK	04/10/2016	22:33	CST-6	Thunderstorm Wind	55 kts. EG	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/10/2016	22:39	CST-6	Thunderstorm Wind	52 kts. EG	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/10/2016	22:45	CST-6	Thunderstorm Wind	61 kts. EG	0	0	2.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/10/2016	22:46	CST-6	Thunderstorm Wind	61 kts. EG	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/10/2016	22:51	CST-6	Hail	1.12 in.	0	0	0.00K	0.00K
LIMA	SEMINOLE CO.	OK	04/10/2016	23:55	CST-6	Thunderstorm Wind	50 kts. MG	0	0	0.00K	0.00K
SPARKS	LINCOLN CO.	OK	04/11/2016	00:15	CST-6	Thunderstorm Wind	56 kts. MG	0	0	0.00K	0.00K
ARDMORE	CARTER CO.	OK	04/11/2016	05:30	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K

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MANNSVILLE	JOHNSTON CO.	OK	04/11/2016	12:15	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
OAKLAND	MARSHALL CO.	OK	04/11/2016	12:15	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K
TISHOMINGO	JOHNSTON CO.	OK	04/11/2016	12:29	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
ATOKA	ATOKA CO.	OK	04/11/2016	13:05	CST-6	Hail	2.75 in.	0	0	0.00K	0.00K
WILLIS	MARSHALL CO.	OK	04/11/2016	13:11	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
NOBLE	CLEVELAND CO.	OK	04/11/2016	16:13	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
NOBLE	CLEVELAND CO.	OK	04/11/2016	16:17	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
NOBLE	CLEVELAND CO.	OK	04/11/2016	16:19	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
Totals:								0	0	30.00K	0.00K



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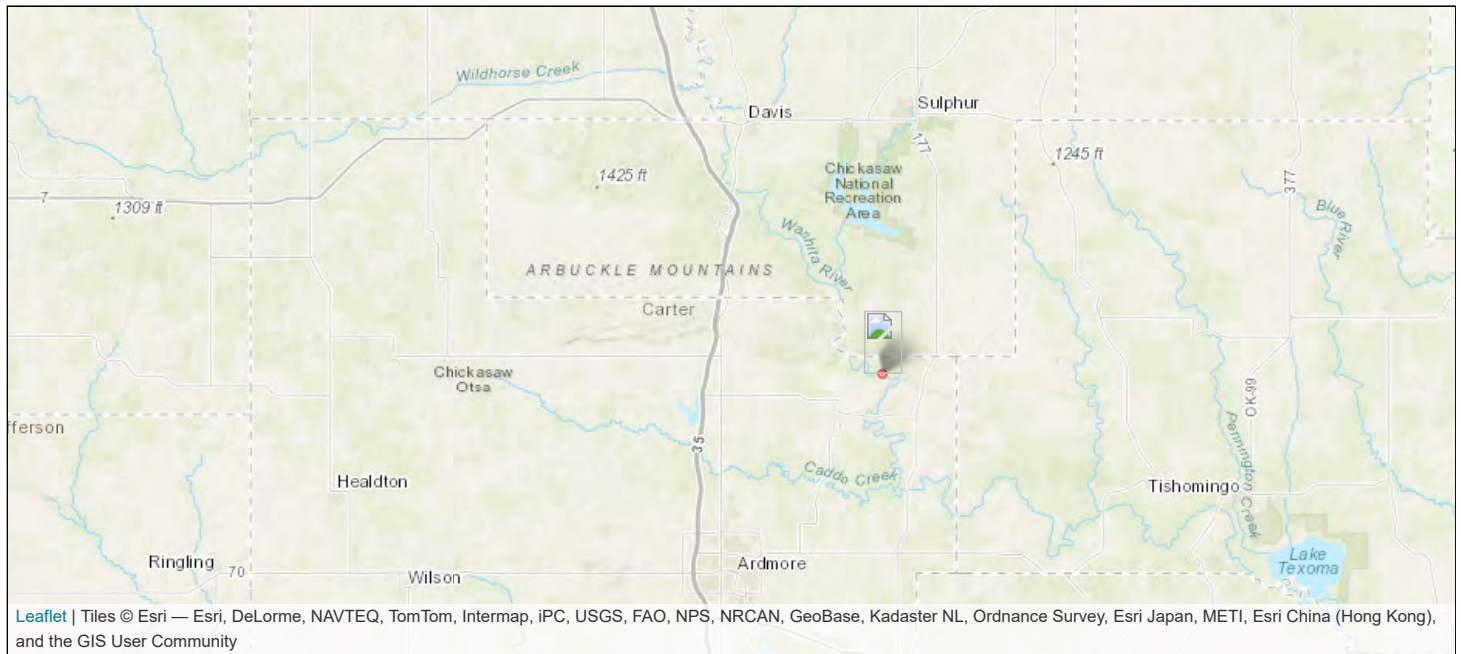


Storm Events Database

Event Details:

Event	Hail
Magnitude	1.75 in.
State	OKLAHOMA
County/Area	CARTER
WFO	OUN
Report Source	Emergency Manager
NCEI Data Source	CSV
Begin Date	2020-04-22 00:12 CST-6
Begin Location	2NE (ADM)ARDMORE APT
Begin Lat/Lon	34.32/-97
End Date	2020-04-22 00:12 CST-6
End Location	2NE (ADM)ARDMORE APT
End Lat/Lon	34.32/-97
Deaths Direct/Indirect	0/0 (fatality details below, when available...)
Injuries Direct/Indirect	0/0
Property Damage	0.00K
Crop Damage	0.00K
Episode Narrative	Storms initiated along a warm front amid strong instability and enough shear for multiple storms producing very large hail up to the size of baseballs and a few brief tornadoes on the evening of the 21st.
Event Narrative	

Event Map:



All events for this episode:

Location	County/Zone	St.	Date	Time	T.Z.	Type	Mag	Dth	Inj	PrD	CrD
Totals:								0	0	1.125M	0.00K
ANADARKO	CADDO CO.	OK	04/21/2020	18:42	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
NEW LIBERTY	BECKHAM CO.	OK	04/21/2020	18:50	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
REYDON	ROGER MILLS CO.	OK	04/21/2020	19:02	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
ELK CITY	BECKHAM CO.	OK	04/21/2020	19:15	CST-6	Hail	0.88 in.	0	0	0.00K	0.00K
ROLL	ROGER MILLS CO.	OK	04/21/2020	19:18	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
REYDON	ROGER MILLS CO.	OK	04/21/2020	19:30	CST-6	Hail	2.50 in.	0	0	0.00K	0.00K
ELK CITY	BECKHAM CO.	OK	04/21/2020	19:34	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
ELK CITY	BECKHAM CO.	OK	04/21/2020	19:35	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
CANUTE	WASHITA CO.	OK	04/21/2020	20:05	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K
ELK CITY	BECKHAM CO.	OK	04/21/2020	20:05	CST-6	Hail	2.50 in.	0	0	0.00K	0.00K
LOOKEBA	CADDO CO.	OK	04/21/2020	20:06	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
(CSM)CLINTON SHERMAN AIR...	WASHITA CO.	OK	04/21/2020	20:16	CST-6	Thunderstorm Wind	56 kts. MG	0	0	0.00K	0.00K
(CSM)CLINTON SHERMAN AIR...	WASHITA CO.	OK	04/21/2020	20:24	CST-6	Thunderstorm Wind	59 kts. MG	0	0	0.00K	0.00K
LOOKEBA	CADDO CO.	OK	04/21/2020	20:31	CST-6	Hail	1.50 in.	0	0	0.00K	0.00K
DILL CITY	WASHITA CO.	OK	04/21/2020	20:36	CST-6	Hail	2.50 in.	0	0	0.00K	0.00K
SAYRE	BECKHAM CO.	OK	04/21/2020	20:39	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K
SAYRE	BECKHAM CO.	OK	04/21/2020	20:40	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
SAYRE	BECKHAM CO.	OK	04/21/2020	20:49	CST-6	Hail	2.75 in.	0	0	0.00K	0.00K
(CSM)CLINTON SHERMAN AIR...	WASHITA CO.	OK	04/21/2020	20:59	CST-6	Thunderstorm Wind	51 kts. MG	0	0	0.00K	0.00K
CLOUD CHIEF	WASHITA CO.	OK	04/21/2020	21:00	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
CLOUD CHIEF	WASHITA CO.	OK	04/21/2020	21:08	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
POCASSET	GRADY CO.	OK	04/21/2020	21:32	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
MINCO	GRADY CO.	OK	04/21/2020	21:33	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
HOBART	KIOWA CO.	OK	04/21/2020	21:44	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
AMBER	GRADY CO.	OK	04/21/2020	21:47	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
POCASSET	GRADY CO.	OK	04/21/2020	21:47	CST-6	Hail	2.50 in.	0	0	0.00K	0.00K
(HBR)HOBART AIRPORT	KIOWA CO.	OK	04/21/2020	21:57	CST-6	Thunderstorm Wind	52 kts. MG	0	0	0.00K	0.00K
AMBER	GRADY CO.	OK	04/21/2020	22:00	CST-6	Thunderstorm Wind	61 kts. EG	0	0	0.00K	0.00K
ELGIN	COMANCHE CO.	OK	04/21/2020	22:11	CST-6	Hail	3.00 in.	0	0	0.00K	0.00K
ELGIN	COMANCHE CO.	OK	04/21/2020	22:12	CST-6	Thunderstorm Wind	52 kts. EG	0	0	0.00K	0.00K

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ELGIN	COMANCHE CO.	OK	04/21/2020	22:15	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
STERLING	COMANCHE CO.	OK	04/21/2020	22:19	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
COOPERTON	KIOWA CO.	OK	04/21/2020	22:22	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
STERLING	COMANCHE CO.	OK	04/21/2020	22:25	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
STERLING	COMANCHE CO.	OK	04/21/2020	22:28	CST-6	Tornado	EFU	0	0	0.00K	0.00K
ACME	GRADY CO.	OK	04/21/2020	22:29	CST-6	Tornado	EF1	0	0	50.00K	0.00K
MARLOW	STEPHENS CO.	OK	04/21/2020	22:43	CST-6	Tornado	EF1	0	0	75.00K	0.00K
DEVOL	COTTON CO.	OK	04/21/2020	22:45	CST-6	Hail	2.75 in.	0	0	0.00K	0.00K
MEERS	COMANCHE CO.	OK	04/21/2020	22:47	CST-6	Hail	1.50 in.	0	0	0.00K	0.00K
WALTERS	COTTON CO.	OK	04/21/2020	22:57	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
PUMPKIN CENTER	COMANCHE CO.	OK	04/21/2020	23:04	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
LAKE FUQUA DAM	STEPHENS CO.	OK	04/21/2020	23:10	CST-6	Thunderstorm Wind	52 kts. MG	0	0	0.00K	0.00K
MEDICINE PARK	COMANCHE CO.	OK	04/21/2020	23:10	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/21/2020	23:15	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/21/2020	23:17	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/21/2020	23:18	CST-6	Hail	1.25 in.	0	0	0.00K	0.00K
WAYNE	MCCLAIN CO.	OK	04/21/2020	23:25	CST-6	Thunderstorm Wind	52 kts. EG	0	0	0.00K	0.00K
RATLIFF CITY	CARTER CO.	OK	04/21/2020	23:33	CST-6	Hail	0.88 in.	0	0	0.00K	0.00K
TURNER FALLS	MURRAY CO.	OK	04/21/2020	23:55	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
(ADM)ARDMORE APT	CARTER CO.	OK	04/22/2020	00:12	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
DUNCAN	STEPHENS CO.	OK	04/22/2020	00:20	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
TROY	JOHNSTON CO.	OK	04/22/2020	00:30	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
MILBURN	JOHNSTON CO.	OK	04/22/2020	00:48	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
MILBURN	JOHNSTON CO.	OK	04/22/2020	01:00	CST-6	Hail	2.00 in.	0	0	1.000M	0.00K
FILLMORE	JOHNSTON CO.	OK	04/22/2020	01:02	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
HEALDTON	CARTER CO.	OK	04/22/2020	01:12	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
CADDO	BRYAN CO.	OK	04/22/2020	01:20	CST-6	Hail	2.00 in.	0	0	0.00K	0.00K
TISHOMINGO	JOHNSTON CO.	OK	04/22/2020	01:20	CST-6	Thunderstorm Wind	52 kts. EG	0	0	0.00K	0.00K
LONE GROVE	CARTER CO.	OK	04/22/2020	01:35	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
LONE GROVE	CARTER CO.	OK	04/22/2020	01:35	CST-6	Thunderstorm Wind	70 kts. MG	0	0	0.00K	0.00K
BOGGY DEPOT STATE PARK	ATOKA CO.	OK	04/22/2020	01:50	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
SHATTUCK	ELLIS CO.	OK	04/22/2020	03:38	CST-6	Hail	1.75 in.	0	0	0.00K	0.00K
ENID	GARFIELD CO.	OK	04/22/2020	04:33	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
(END)VANCE AFB ENID	GARFIELD CO.	OK	04/22/2020	04:35	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
Totals:								0	0	1.125M	0.00K



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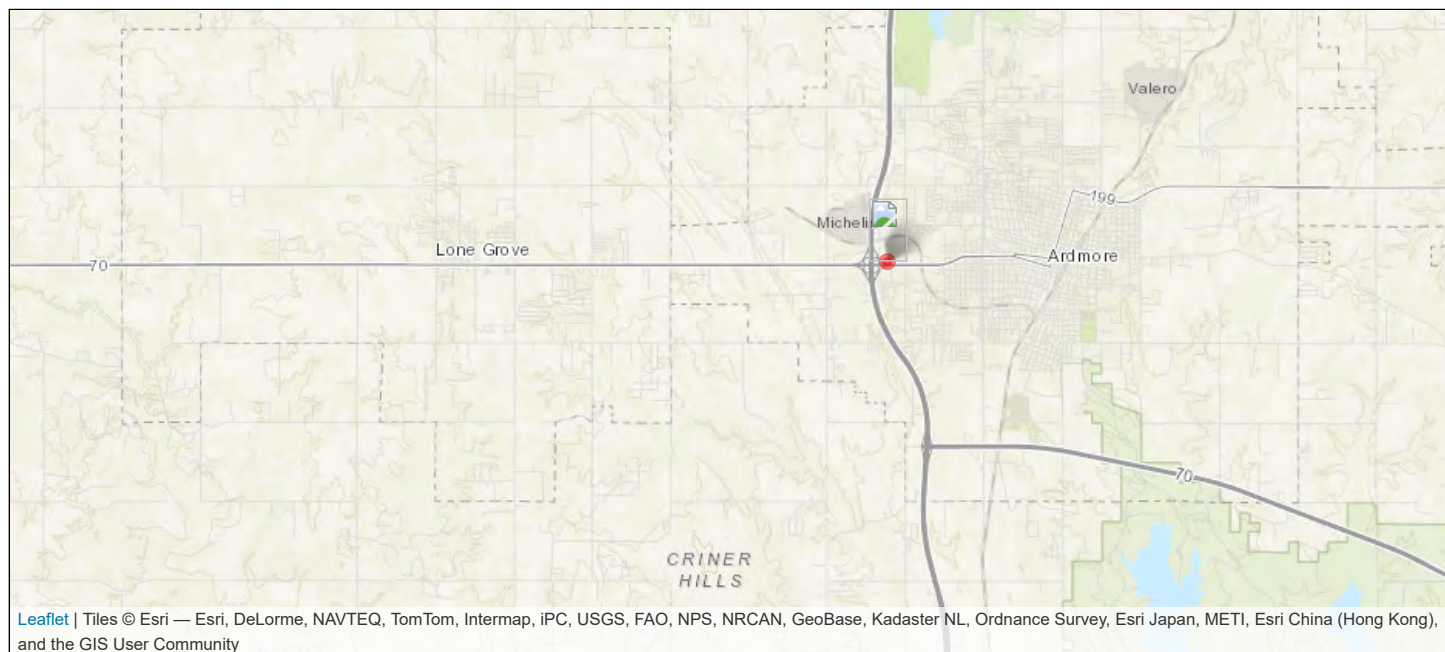


Storm Events Database

Event Details:

Event	Hail
Magnitude	1.00 in.
State	OKLAHOMA
County/Area	CARTER
WFO	OUN
Report Source	Public
NCEI Data Source	CSV
Begin Date	2017-06-23 13:46 CST-6
Begin Location	1W ARDMORE
Begin Lat/Lon	34.1735/-97.1643
End Date	2017-06-23 13:46 CST-6
End Location	1W ARDMORE
End Lat/Lon	34.1735/-97.1643
Deaths Direct/Indirect	0/0 (fatality details below, when available...)
Injuries Direct/Indirect	0/0
Property Damage	0.00K
Crop Damage	0.00K
Episode Narrative	An isolated severe storm formed along a cold front in south central Oklahoma on the afternoon of the 23rd.
Event Narrative	

Event Map:

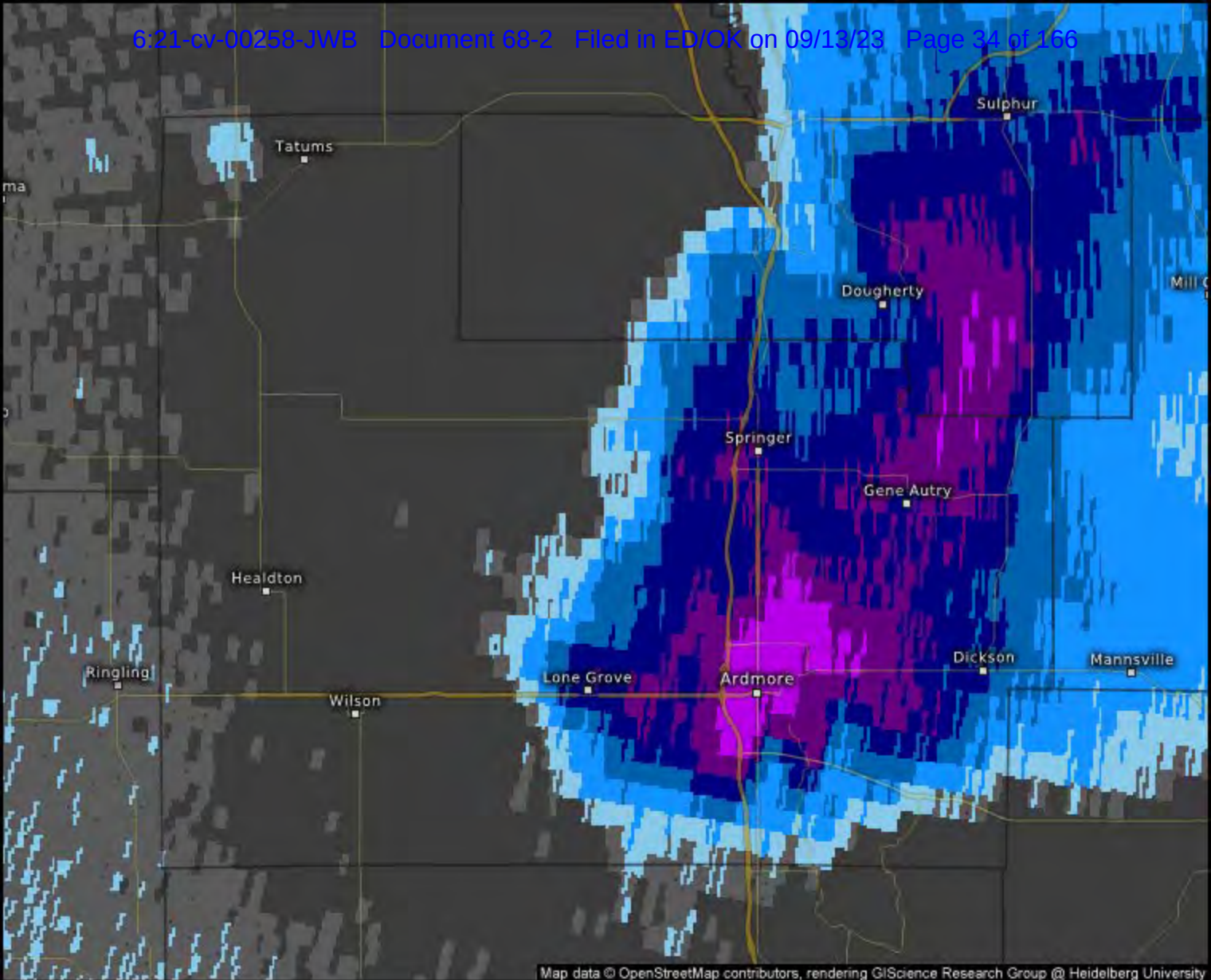


All events for this episode:

Location	County/Zone	St.	Date	Time	T.Z.	Type	Mag	Dth	Inj	PrD	CrD
Totals:								0	0	0.00K	0.00K

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ARDMORE	CARTER CO.	OK	06/23/2017	13:46	CST-6	Hail	1.00 in.	0	0	0.00K	0.00K
ANADARKO	CADDO CO.	OK	06/23/2017	22:53	CST-6	Hail	0.75 in.	0	0	0.00K	0.00K
Totals:								0	0	0.00K	0.00K



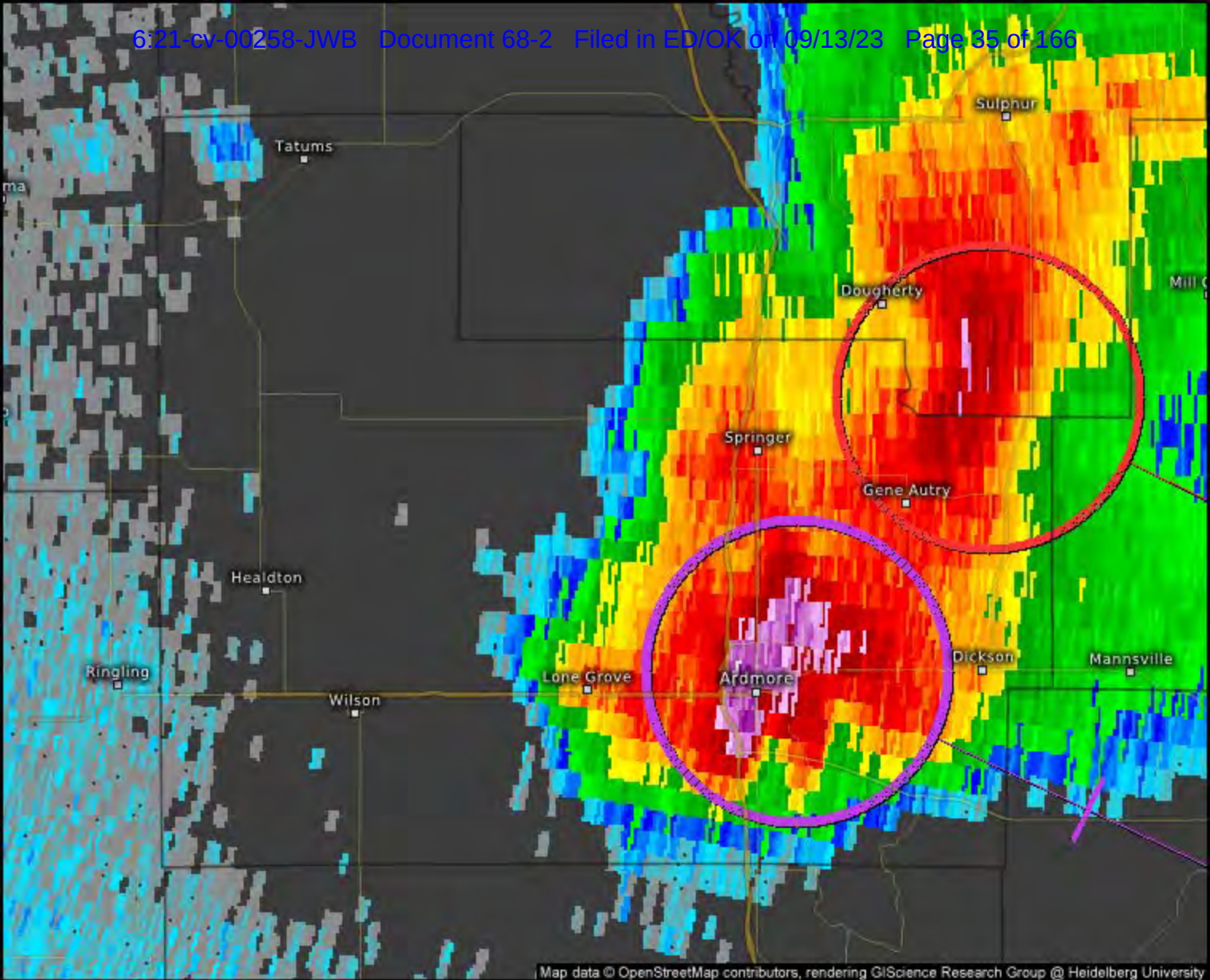
Precipitation radar HD

Wed 04/22/2020, 02:37:19am CDT



Plaintiffs' Exhibit 2 - Page 034



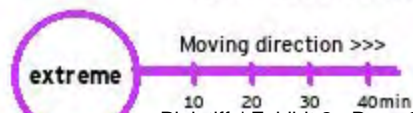


Storm tracking

Wed 04/22/2020, 02:37:19am CDT

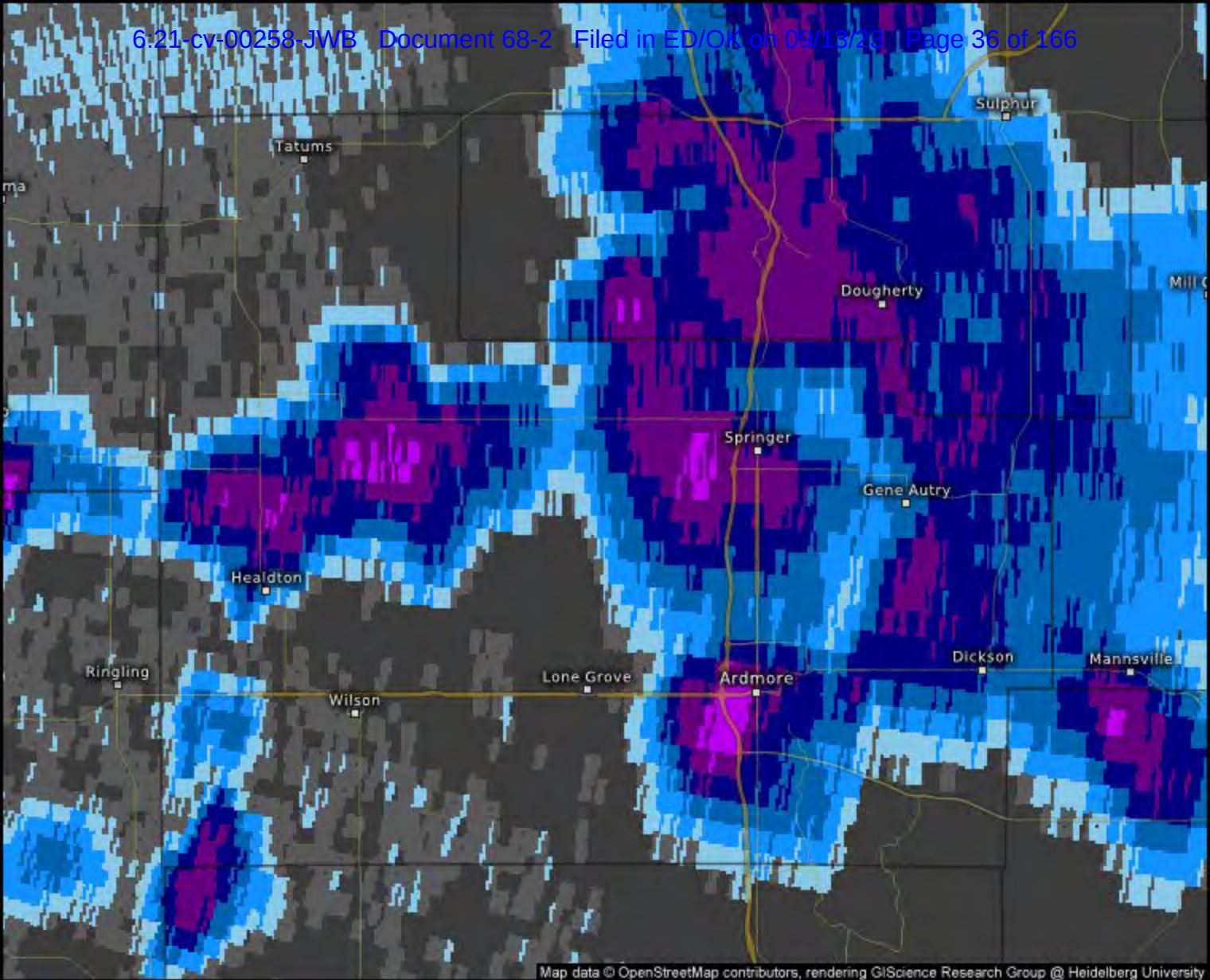


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Map data © OpenStreetMap contributors, rendering GIScience Research Group @ Heidelberg University

Precipitation radar HD

Sun 08/16/2020, 04:21:03pm CDT



Plaintiffs' Exhibit 2 - Page 036



US Doppler Radar

Country maps

Free zoom

Country

USA

State

Oklahoma

County

Carter

Year

◀ 2020 ▶

Date

◀ 04/22/2020 ▶

Time

◀ 02:37:19am ▶

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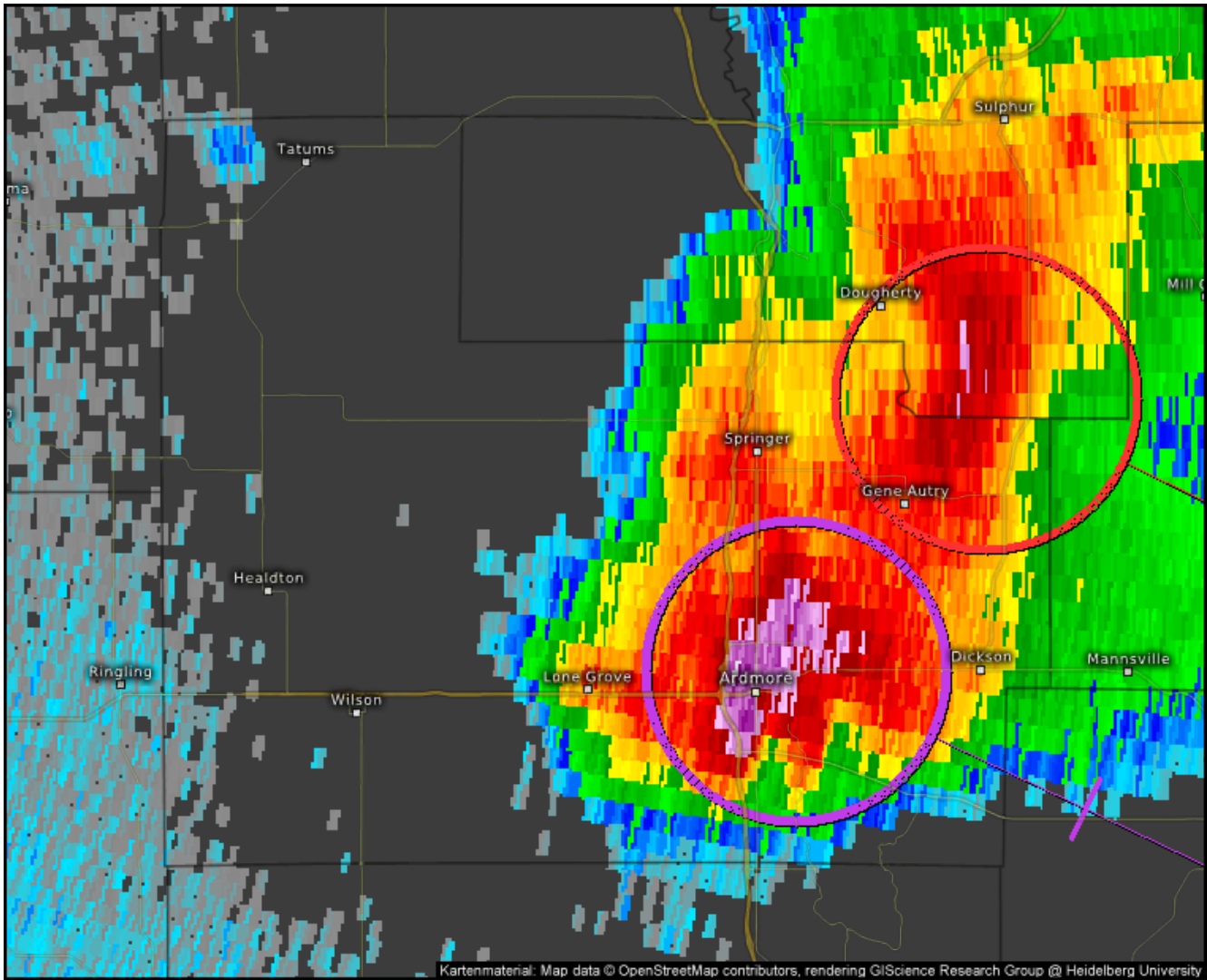
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Storm tracking ⓘ

Wed 04/22/2020, 02:37:19am CDT



weather.us

Carter

Your current country selection

United States

iOS & Android apps (<https://weather.us/apps>)

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Exhibit D































































